

**Fill in this information to identify the case:**

Debtor 1 Laura Anderson

Debtor 2 Albert Anderson  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 16-15968-elf

**Form 4100R**

## **Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

**Name of creditor:** U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF12 Mortgage Pass-Through Certificates, Series 2006-FF12

**Court claim no. (if known)** 28

Last 4 digits of any number you use to identify the debtor's account: XXXXXX4136

**Property address:** 3815 Nedla Rd  
Number Street  

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**Philadelphia** PA 19154  
City State ZIP Code

## Part 2: Prepetition Default Payments

*Check one:*

Creditor agrees that debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

### **Part 3: Postpetition Mortgage Payment**

*Check one:*

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as the date of this response is:

a. Total postpetition ongoing payments due: *3 mos. (11/1/21-1/1/22) x \$1,132.28, plus 2 mos. (2/1/22-3/1/22) x \$1,138.66, less suspense \$443.30* (a) \$ 5,230.86

b. Total fees, charges, expenses, escrow, and costs outstanding + (b) \$ \_\_\_\_\_

c. Total. Add lines a and b. (c) 63

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

11 / 01 / 2021  
MM / DD / YYYY

Debtor 1 Laura Anderson

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Case number (if known) 16-15968-elf

First Name

Middle Name

Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs the creditor must attach an itemized payment history disclosing the following amount from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box:*

- I am the creditor.
- I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applied.

Is/ Lorraine Gazzara Doyle  
Signature

Date March 4, 2022

Print

Lorraine Gazzara Doyle, Esq.  
First Name Middle NameTitle Attorney for Creditor

Company

Milstead & Associates, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1 E. Stow Road  
Number Street

<u>Marlton</u> City	<u>NJ</u> State	<u>08053</u> ZIP Code
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Contact phone (856) 482-1400Email ldoyle@milsteadlaw.com

## Exhibit A



Preparation Date:

03/02/22

Prepared by:

**Loan Information:**

Loan Number	
Debtors Name - 1	ALBERT ANDERSON IV
Debtors Name - 2	LAURA RAMSHER
Property Address	3815 NEDLA RD
Property State	PA

**Bankruptcy Information:**

Bankruptcy Case #	16-15968
Filing Date:	8/24/2016
Person filing:	Both
Number of previous filings:	1

**Post petition due**

Post petition due date:	11/01/21
Post petition \$\$\$ due:	\$5,230.86
Post petition insurance:	\$0.00
Post petition taxes:	\$0.00
Total Post petition due	<b>\$5,230.86</b>

	Comment
	Post-petition taxes and insurance included in annual escrow analysis and added to monthly payments.

**Post-Petition Payment History Detail**

Date Pmnt Rcvd	Post Due Dt	System PMT	Filed PMT	\$ Received	Comments
09/14/16	09/01/16	\$1,112.31	\$1,112.31	\$1,112.31	
09/30/16	10/01/16	\$1,112.31	\$1,112.31	\$1,112.31	
10/28/16	11/01/16	\$1,112.31	\$1,112.31	\$1,112.31	
11/30/16	12/01/16	\$1,112.31	\$1,112.31	\$1,112.31	
01/04/17	01/01/17	\$1,112.31	\$1,112.31	\$1,112.31	
02/01/17	02/01/17	\$1,112.31	\$1,112.31	\$1,112.31	
03/01/17	03/01/17	\$1,112.31	\$1,112.31	\$1,112.31	
03/31/17	04/01/17	\$1,112.31	\$1,112.31	\$1,112.31	
05/01/17	05/01/17	\$1,112.31	\$1,112.31	\$1,112.31	
05/07/17	06/01/17	\$1,112.31	\$1,112.31	\$1,112.31	
07/07/17	07/01/17	\$1,112.31	\$1,112.31	\$1,112.31	
08/03/17	08/01/17	\$1,112.31	\$1,112.31	\$1,136.00	
09/28/17	09/01/17	\$1,112.31	\$1,112.31	\$1,139.00	
10/26/17	10/01/17	\$1,112.31	\$1,112.31	\$1,139.00	
11/22/17	11/01/17	\$1,135.98	\$1,135.98	\$1,139.00	
12/01/17	12/01/17	\$1,135.98	\$1,135.98	\$1,112.31	
02/01/18	01/01/18	\$1,135.98	\$1,135.98	\$1,139.00	
03/15/18	02/01/18	\$1,135.98	\$1,135.98	\$1,130.00	
05/25/18	03/01/18	\$1,135.98	\$1,135.98	\$1,130.00	
06/15/18	04/01/18	\$1,135.98	\$1,135.98	\$2,234.00	
08/15/18	05/01/18	\$1,135.98	\$1,135.98		
10/11/18	06/01/18	\$1,135.98	\$1,135.98	\$700.00	Partial Payment
	07/01/18	\$1,135.98	\$1,135.98		
	08/01/18	\$1,135.98	\$1,135.98		
	09/01/18	\$1,139.45	\$1,139.45		
	10/01/18	\$1,139.45	\$1,139.45		
	11/01/18	\$1,139.45	\$1,139.45		
12/21/18	Partial Payment	\$0.00	\$0.00	\$1,139.00	Partial Payment
01/30/19	12/01/18	\$1,139.45	\$1,139.45	\$1,139.00	
02/20/19	01/01/19	\$1,139.45	\$1,139.45	\$1,139.00	
03/18/19	02/01/19	\$1,139.45	\$1,139.45	\$1,140.00	
04/15/19	03/01/19	\$1,139.45	\$1,139.45	\$1,140.00	
06/06/19	04/01/19	\$1,139.45	\$1,139.45	\$1,140.00	
06/20/19	05/01/19	\$1,139.45	\$1,139.45	\$1,165.00	
07/19/19	07/01/19	\$1,139.45	\$1,139.45	\$1,165.00	
08/27/19	Partial Payment	\$0.00	\$0.00	\$582.00	
09/11/19	08/01/19	\$1,164.05	\$1,164.05	\$582.00	
09/25/19	Partial Payment	\$0.00	\$0.00	\$582.00	
10/09/19	09/01/19	\$1,164.05	\$1,164.05	\$578.00	
11/06/19	Partial Payment	\$0.00	\$0.00	\$582.00	
12/06/19	10/01/19	\$1,164.05	\$1,164.05	\$1,165.00	
01/13/20	11/01/19	\$1,164.05	\$1,164.05	\$1,300.00	
02/24/20	12/01/19	\$1,164.05	\$1,164.05	\$1,376.00	
03/23/20	01/01/20	\$1,164.05	\$1,164.05	\$1,139.45	
04/01/20	NSF	\$1,164.05	\$1,164.05	\$1,139.45	
04/20/20	01/01/20	\$1,164.05	\$1,164.05	\$2,280.00	
	02/01/20	\$1,164.05	\$1,164.05		
06/26/20	03/01/20	\$1,164.05	\$1,164.05	\$1,165.00	
08/27/20	04/01/20	\$1,164.05	\$1,164.05	\$1,103.45	
10/01/20	05/01/20	\$1,164.05	\$1,164.05	\$1,103.45	
10/31/20	06/01/20	\$1,130.25	\$1,130.25	\$1,103.45	
11/30/20	07/01/20	\$1,130.25	\$1,130.25	\$4,868.25	
	08/01/20	\$1,130.25	\$1,130.25		
	09/01/20	\$1,130.25	\$1,130.25		
	10/01/20	\$1,130.25	\$1,130.25		
	11/01/20	\$1,130.25	\$1,130.25		
12/14/20	12/01/20	\$1,130.25	\$1,130.25	\$1,131.00	
01/13/21	01/01/21	\$1,130.25	\$1,130.25	\$1,132.00	
02/19/21	02/01/21	\$1,130.25	\$1,130.25	\$1,132.00	
03/10/21	Partial Payment	\$0.00	\$0.00	\$566.00	
03/19/21	03/01/21	\$1,130.25	\$1,130.25	\$568.00	
03/25/21	Partial Payment	\$0.00	\$0.00	\$568.00	
04/05/21	04/01/21	\$1,132.28	\$1,132.28	\$566.00	
04/16/21	Partial Payment	\$0.00	\$0.00	\$566.00	

Total Due	\$76,009.21	\$76,009.21
Total Received		\$65,381.58

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Laura Anderson  
Albert Anderson,  
Debtors,

Bankruptcy No. 16-15968-elf  
Chapter 13

U.S. Bank National Association, as trustee for  
the holders of the First Franklin Mortgage  
Loan Trust 2006-FF12 Mortgage Pass-Through  
Certificates, Series 2006-FF12,  
Secured Creditor,

Laura Anderson and Albert Anderson,  
Debtors / Respondents,

and  
Kenneth E. West,  
Trustee / Respondent.

**CERTIFICATION OF SERVICE**

Lorraine Gazzara Doyle, Esquire counsel for U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF12 Mortgage Pass-Through Certificates, Series 2006-FF12, hereby certifies that a copy of the Response to Notice of Final Cure Payment was served upon the following persons via electronic transmission or by regular first-class mail, postage pre-paid on March 4, 2022, addressed as follows:

Kenneth E. West, Trustee Office of the Chapter 13 Standing Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107 <i>via electronic transmission and regular mail</i>	Brad J. Sadek, Esquire Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107 <i>via electronic transmission and regular mail</i>
Laura Anderson 3815 Nedla Road Philadelphia, PA 19154 <i>via regular mail</i>	Albert Anderson 3815 Nedla Road Philadelphia, PA 19154 <i>via regular mail</i>

MILSTEAD & ASSOCIATES, LLC

DATED: March 4, 2022

By: /s/ Lorraine Gazzara Doyle  
Lorraine Gazzara Doyle, Esquire  
Attorney ID No. 34576  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorneys for Secured Creditor